

SXJ8786671400G

Mortgage Statement

Statement Date: 10/16/14

www bayviewloanservicing com

Account Number Payment Due Date 11/01/14 Total Amount Due \$82,058.72 if payment is received after 11/15/14, a \$51.46 jate fee will be charged

BAYVIEW

Bayriew Loan Servicing, LLC 62516 Collection Center Drive Chicago, IL 60693-0625 Phone, 1-800-457-5105

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Cimarolli Robert 625 Camden Dr IL Minooka, IL 60447-8838 միստանիրնթկիիվՈւտնալիակինիինակայինիկիիակա

Account Information	
Outstanding Principal Balance	\$194,935.40
Deferred Amount	\$0.00
Interest Rate	5,375%
Escrow Balanca	-\$21,282.48
Late Charge Balance	\$368,76
Rec Corp Advance	\$1,617.00
Prepayment Penalty	· N
Unapplied Funds	\$0.00

Explanation of Amount Due	N
Principal	\$282.76
Interest	\$812.52
Escrow (Taxes and Insurance)	\$441 10
Regular Monthly Payment	\$1,536.38
Fees & Charges Assessed	\$325.46
Past Due Amount	\$80,522.34
Optional Insurance	\$0.00
Total Amount Due*	\$82,058.72

Payments will be applied in order that they become due (oldes; first) unless bankruptcy or other court ordered payment plan is in place. "Total amount due may not include recoverable fees not yet charged to the account, and may not include unapplied funds/totals not yet. applied to the account.

Transacti	on Activity (09/17/14 to 10/16/14)		
Date	Description	DEBITS	CREDITS
09/29	Property Preservation Disturement	\$14.00	
09/30	Property Preservation Disbursement	\$125.00	
10/07	HOMEOWNERS INSURANCE PREMIUM	\$92.51	

Past Payments Breakdown			
	Paid Last Bill	Paid Year to Date	
Principal	\$0.00	\$0.00	
Interest	\$0.00	\$0.00	
Escrow (for Taxes & insurance)	\$0.00	\$59.88	
Fees & Charges	\$0,00	\$122,90	
Partial Payment (Unapplied)**	\$0,00	\$0.00	
Total	\$0.00	\$182.78	

Important Messages

**Partial Payments: Any partial payment that you make is not applied to your mortgage payment, but instead is held in a separate euspense account. If you pay the balance of a partial payment, the funde will then be applied to your mortgage.

*This is your Principal Balance only, not the amount required to pay your loan in full. Please contact Customer Service for your exact payoff balance. In the event you are in default or foreclosure, you must contact 1,800.457,5105 for payoff information.

Your Point of Contact is ARIANA MARTINEZ and can be reached on 1.877.411.8706.

*Delinquency Notice**

You are late on your mortgage payments. Failure to bring you loan current may result in fees and foreclosure — the loss of your home. As of 10/16/14 you are 1629 days delinquent on your mortgage.

Recent Account History:
Payment due "05/01/14; Unpaid balance of \$1,536,38 Payment due: 06/01/14. Unpaid balance of \$1,536.38. Payment due: 07/01/14: Unpaid balance of \$1,536.38. Payment due: 08/01/14: Unpaid balance of \$1,536.38 Payment due: 09/01/14: Unpaid balance of \$1,536,36 Payment due: 10/01/14: Unpaid balance of \$1,536,38 Current payment due 11/01/14: \$1,536.38 Total: \$82,058.72 due. You must pay this amount to bring your loan current.

Il You Are Experiencing Financial Difficulty: If you need further counseling, you can call the Homeowner's HOPE Hotline at 1.888.995.HOPE (4673) or contact us at 1,000,993,HOFE (4019) of contact us at http://www.consumerfinance.gov/mortgageheip/. The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

BAYVIEW LOAN SERVICING, LLC 82516 COLLECTION CENTER DRIVE CHICAGO, IL 60693-0625

Borrower ROBERT CIMAROLLI Loan Number Monthly Payment Due \$1,536,38

Due By: 11/01/14 Total Amount Due: \$82,058,72 If payment is received after 11/16/14, a \$61.46 tale fee will be charged.

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BAYVIEW LOAN SERVICING, LLC 62516 COLLECTION CENTER DRIVE CHICAGO, IL 60693-0625

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Additional Principal	\$	
Additional Escrow	\$	-
Otner	\$	•
Total Amount Sent (Perse do not send cash)	\$ 	

Make check payable to Bayview Loan Servicing

Check here if your address/netephone number has changed and ful out form on sevence of	=
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How to contact us National Schedule of Fees w.bayvlewtoanservicing.com FEE DESCRIPTION FEE AMOUNT The below mailing address must be used for all Error Notices and information Requests: Appraisal An expense charged to the loan to date mine the value of the property, which includes an interior inspection of the proper Bayylew Loan Servicing, LLC Gustomer Service Department 4425 Ponce De Leon Blvd., 5th Floor Coral Gables, FL 33146 1% of the UPS or \$250, whichever is Charge for the work involved with processing a new buyer that is assuming the terms of an existing loan. Bankruptcy Fees and Costs \$0 to \$5,000 Loan Counseling Mon ~ Fn 8:00 am to 12:00 am ET Saluiday 8:00 am to 5:00 pm ET Telephone: 1 800,771,8299 Customer Service Mon – Fri 6:00 am to 9:00 pm ET Telephone 1.800.457.5705 \$0 to \$125 An expense charged to the loan in which a broker's price opinion will be used to determine the value of a property on a delinquent loan. Foreclosure Fees and Costs Fax: 305.631.5660 90 to \$5,000 Overnight Payment or Certified Payoff Funds; Bayview Loan Servicing 62516 Collection Center Drive Chicago, IL 60693-0825 Mail payments to: Bayview Loan Servicing, LLC 62516 Collection Center Drive Chicago, IL 60693-0625 As stated in the loan documents, subject to to state law requirements Assessed for payments received after the due date and expression of any applicable argue period get the loan documents. Libgation Fees and Costs Varies depending on the circumstances and is not always charged to the curaomor's lown, and but is 50 to \$50,000. Payoff Request; Bayview Loan Servicing Payoff Department 4425 Ponce De Leon Blvd., 5th Floor Coral Gables, FL 33146 Fax: 305,544,8102 Homeowner's Insurance Inquiries Man – Fri 8:00 AM – 7:00 PM ET Telephone: 877-826-4419 Fax: 248-824-7560 Non Sufficient Funds Fee \$0 to \$20, subject to state law Fee assessed on pay to insufficent tunds. Loan balance \$300,000 or less = \$0, loan balance greater than \$300,000 less than \$750,000 - \$500; loan balance greater than \$750,000 - \$1,000 Insurance or Binder: Bayriew Loen Servicing, LLC, its successors and/or assigns PO Box 5933 Real Estate Tax Bills: Charge for the pro Tax Denadment P.O. Box 331409 Troy, MI 48007-5933 Telephone: 677.828,4419 Fax: 248,624.7960 Miami, FL 33233-1409 Fax: 305,644.8104 Paydo, Phone \$0 to \$1.75, subject to state law Fee charged for payments made over the phone to an ager Pre-Foredosure Notice Registration Fee \$0 to \$75, subject to state law requirements Additional Payment Methods Priority Processing (Overnight Delivery) Fee charged if customer requests exp Property inspection Code City: BFTG Code State: Ft. (Locate the agent neares) you by calling 1 600.525.6313, or visking www.western Western Union Quick Collect: Property Preservation Fee \$0 to \$2,500 and \$0 to \$110 to An expense charged to the loan to ensure that the condition an appearance of the property are maintained satisfactority. Receive Code; 13910 1-800-555-3133; 7 days a week, 24 hours a day SO to \$500 *MoneyGram: An expense charged to the loan for a detailed examination of the historical records concerning the property. JP Morgan Chase New York, NY ABA #: 021000021 Account No.: 447450847 Wire: Web and IVR Payment Fee 31 75 weed and LVM if any interest new payment that is not made within for days of the contractual due date via www.beyviewloamsen.comp.combienteristive voice response unit. Cartifled Funds Overnight Mailing Address: Bayview Loan Servicing, LLC 62516 Collection Center Drive, Chicago, IL 60693-0625 Quick Payment Fees 50 Loan Modification Fee 1.800.457,5105 (Not available in Colorado or where prohibited by law.) Loss Mitigation Fee \$0 Breach Letter Fees Other Fees Charond (And fees not included above) Online: www.bayviewioanservicing.com REPURSORIE FION "Feet may be imposed by money (ransmitter. For your convenience, you may have your payment automatically debited every mo from the checking of savings account of your choice. To participate in Auto Pay. Bayview's automatic debit program, visit www.bayviewtoanservicing.com/autopay. Deed of Trust Copy \$0 Document Conv Loan History Prepayment Penalty Per Note Credit Reporting Release Recording - Residential \$0 We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected Ventication of Mortgage for Third Party Requests n your credit report Payment Handling

We reserve the right to electronically collect your eligible payment checks, at first presentment and any representment, from the bank account on which the check was drawn. Our receipt of your payment check as authorization for us to coffect the amount of the check electronically, or if needed by draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank eccount may the dabled as early as the same day we receive your payment. The original check will be destroyed and an image maintained for our records.

Free HUD-approved counseling

If you need further counseling, you can call the Homeowner's HOPE Hottine at 1.885, 995.HOPE (4673) or contact us at http://www.consumerfinance.gov/mortgagahetp/. The Holline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

Borrower signatures are required for Social Security number updates.

This chart contains a list of common servicing fees. You may incur additional fees if, for example, your ican becomes delenquent or is subject to litigation (e.g. condomination proceeding). Such fees may include, but are not fimized to, court costs and attorney fees. These fees will vary with the curumstances of the case and the nature of the work performed Bayview Loan Servicing, LLC. NMLS #2455

Bayview Loan Servicing, LLC, is a debt collector. This faster is an attempt to collect a debt, and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay in bankruptor this notice is for information purposes only and does not constitute a demand of payment or any attempt to collect such obligation.

		iged? Is your social accurity number incorrect? scit the box on the front of the coupon.
Mailing Address:		
City:	State:	ZIp:
dome Phone: () _		Business Phone: ()
Customer Name: Passe Fini		Social Security Number:
Gustomer Name:		Social Security Number:
Customer Signature:		Customer Signature:
Date:		Date:

Statement Date: 10/16/14

Account Number
Payment Due Date 11/01/14
Total Amount Due \$82,056,72
If payment is received after 11/16/14 a \$61.46 late fee will be charged

Transac	tion Activity (09/17/14 to 10/16/14)	
Date	Description	DEBITS CREDITS
10/07	Escrow Advance Deposit	\$92.51
10/14	Property Preservation Disbursement	\$125.00
10/16	Late Charge	\$61.46

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Eagview Loan Servicing LLC 62515 Collection Center Drive Chicago, IL 60693-0625 Phone 1-809-457-5105 Mortgage Statement

\$80,460.88

Statement Date: 09/16/14

www.bayviewloanservicing.com

Total Amount Due

Account Number
Payment Due Cate 10/01/14

If payment is received after 10/15/14, a \$51 45 tale fee will be charged

Cimarolli Robert 625 Camden Dr IL Minooka, IL 60447-8838

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Account Information (1992)	
Culstanding Principal Salarice	\$194,935.40
Deferred Amount	\$0.00
Interest Rate	5.375%
Escrow Balance	-\$21,189.97
Late Charge Balance	\$307 30
Rec Corp Advance	\$1,353.00
Prepayment Penalty	. N
Unapplied Funds	\$0.00

Explanation of Amount Due		
Principal	\$281.50	
Interest	\$813.78	
Escrow (Taxes and Insurance)	\$441,10	
Regular Monthly Payment	\$1,536.38	
Fees & Charges Assessed	\$507.46	
Past flue Amount	\$78,924.50	
Optional Insurance	\$0.00	
Total Amount Due*	\$80,460.88	

Payments will be applied in order that they become due (oldest first) unless bankruptcy or other court ordered payment plan is in place "Total emount due may not include recoverable less not yet charged to the account, and may not include unapplied funds/totals not yet applied to the account.

Transact	tion Activity (08/19/14 to 09/16/14)		
Date	Description	DEBITS	CREDITS
08/19	Property Preservation Disbursement	\$125.00	
08/26	Property Preservation Disbursement	\$71,00	
09/Q8	HOMEOWNERS INSURANCE PREMIUM	\$91.24	
*Addtionel Tr	ansaction Activity may be found on Page 3		

Past Payments Breakdown	7	en grafia de la compania de la comp
	Paid Last Bill	
Principal	\$507.46	\$0.00
Interest	-\$132.TE	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$59 BB
Fees & Charges	\$0.00	\$122.90
Partial Payment (Unapplied)**	\$0.00	\$0.00
Total	\$0.00	3182.78

Fees 8 Charges \$0.00 \$122.9 Partial Payment (Unapplied)** \$0.00 \$0.0 Total \$0.00 \$182.7

**Partial Payments: Any partial payment that you make is not applied to your mortgage payment, but instead is held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

"This is your Principal Balance only, not the amount required to pay your loan in full. Please contact Customer Service for your exact payoff balance. In the event you are in default or (oreclosure, you must contact 1.800

Your Point of Contact is ARIANA MARTINEZ and can be reached on 1.877.411.8706

Definquency Notice

You are late on your mortgage payments. Feiture to bring your loan current may result in fees and foreclosure — the loss of your home. As of 09/16/14 you are 1599 days delinquent on your mortgage.

Recent Account History

Payment due: 04/01/14: Unpaid balance of \$1,536.38
Payment due: 05/01/14: Unpaid balance of \$1,536.38
Current payment due 10/01/14: \$1,536.38
Total: \$80,450.88 due. You must pay this amount to bring your loan current.

If You Are Experiencing Financial Difficulty: If you need further counseling, you can call the Homeowner's HOPE Hotline at 1.888.995,HOPE (4673) or contact us at http://www.consumerlinance.gov/mortgagehelp/. The Hotline can

help with questions about the program and offers free HUD-certified counceling services in English and Spanish.

BAYVIEW LOAN SERVICING, LLC 62516 COLLECTION CENTER DRIVE CHICAGO, IL 60693-0625

Please include the loan number on your check. If we cannot clearly associate the check with a angle loan, it may detay or prohibit us from crediting your account.

BOTTOWER ROBERT CIMAROLU
Loan Number
Monthly Payment Due \$1,536,38

DUE BY:	אַרווטאטר אַ	I CQ 3I A MQUITE DUI		\$80,46U.88	
if pa	yment is received at	ter 10/16/14, a \$61.46 lah	e Ae	e will be char	jea
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	Please indicate additional funds.	Additional Principal	Þ	Ļ	<u>.</u>
	Any additional funds not specified	Additional Escrow	\$	L	•
	enti be applied as ex- required by your	Other	\$		

62516 COLLECTION CENTER DRIVE CHICAGO, IL 60693-0625 Lillultandlahtandlahtandha

Check here if your address/felephone number has changed and fill out form on revenue aids.

Please do not write below this line Servicing Code MSP

Make check payable to Bayview Lean Servicing.

Statement Date: 09/16/14

Account Number
Payment Due Date 10/01/14
Total Amount Due \$80,460.88

Transac	tion Activity (08/19/14 to 09/16/14)	LESS NOT A STAND OF THE STAND O	1,2
Date	Description	DEBITS CREDI	TS
09/08	Escrow Advance Deposit	\$91.	.24
09/09	Property Preservation Disbursement	\$125 00	
09/16	Property Preservation Disbursement	\$125 00	
09/16	Late Charge	\$61.46	

National Schedule of Fees How to contact us w.bayviewloanservicing.com FEE DESCRIPTION". FEE AMOUNT The below mailing address must be used for all Error Notices and Information Requests: \$350 to \$550 Appraisal An expense charged to the loan to determine the value of the properly, which includes an interior inspection of the properly Bayview Loan Servicing, LLC 1% of the UPB of \$250, whichever is Customer Service Department 4425 Ponce De Leon Bivd., 5th Floor Charge for the work involved with processing a new buyer that is assuming the terms of an existing loan. Coral Gables, FL 33146 ang the terms of an existing loan Bankruptcy Fees and Costs \$0 to \$5,000 Customer Service Mon – Fri 8:00 am to 9:00 pm ET Telephone: 1.800.457.5105 Loan Counseling Mon - Fri 8:00 am to 12:00 am E7 An expense charged to the loan in which a broker's price opinion to used to determine the value of a property on a delinquent loan Foredosure Fees and Costs Saturday 8:00 am to 5:00 pm ET Fax: 305.631.6660 Telephone: 1 800.771.0299 \$0 to \$5,000 Overnight Payment of Mail payments to: As stated in the loan documents Bayview Loan Servicing, LLC 52516 Collection Center Drive Chicago, IL 60693-0626 Certified Payoff Funds: Bayview Loan Servicing 62515 Collection Center I Chicago, IL 50693-0625 subject to to state law requirements Assessed for payments received after the due date and expiration of any applicable grace period per the loan documents. Varies depending on the orcumstances and is not always Payoff Request: charged to the customer's loan, and but is \$0 to \$50,000 Payor Request: Bayview Loan Servicing Payoff Department 4425 Ponce De Leon Blvd., 5th Floor Homeowner's Insurance Inquiries Mon – Fri 8:00 AM – 7:00 PM ET Telephone: 877-825-4419 Fax: 248-824-7960 Non Sufficient Funds Fee \$0 to \$20, subject to state law Corel Gables, FL 33146 Fax: 305.644.8102 Fee assessed on payments/checks received that are not honored to insufficent funds Partial Release Loan balance \$300,000 or less - \$0, loan balance greater than \$300,000 Real Estate Tax Bills Insurance or Binder: Bayview Loan Servicing, LLC, its successors Real Estate Tax Bills: Bayview Loan Servicing, LLC Yax Department P.O. Box 331409 Miami, FL 33233-1409 Fax: 305.644.8104 Charge for the process property loan balance greater than \$300, tess than \$750,000 - \$500; loan balance greater than \$750,000 - \$1,000 and/or assions Troy, MI 48007-5933 Telsphone: 877,826,4419 \$0 to \$10, subject to state law Pay-by-Phone Fee charged for payments made over the phone to an age \$0 to \$75, subject to state law Pre-Foreclosure Notice Registration Fee **Additional Payment Methods** Priority Processing (Overnight Delivery) \$0 - \$15 Please include your Bayview loan number on all remetant Fee charged if customer requests expedited service \$10-\$15 Western Union Quick Collect: Code City: BFTG Code State: FL Froperty Preservation Fee \$0 to \$2,500 and \$0 to \$170 for (Locate the agent nearest you by calling 1,600,525,6313, or visiting www.western An expense charged to the loan to ensure that the condition an appearance of the property are maintained satisfactority. 50 to \$500 "MoneyGram: Receive Code: 13910 1-800-566-3133; 7 days a week, 24 hours a day An expense charged to the loan for a detailed examination of the historical records concerning the property *Wire JP Morgan Chase New York, NY ABA #: 021000021 Account No.: 447450847 Web and IVR Payment Fee \$5 Fee charged for processing a payment that is not made within five days of the contractual due data via www.bayviewtoanservicing.com or the interactive voice response unit. Bayview Loan Servicing, LLC 62516 Collection Center Drive, Chicago, IL 60693-0625 Certified Funds Overnight Mailing Address: Quick Payment Fees Lown Modification Fee \$0 \$0 By Phone: 1.800.467.5105 Loss Mitigation Fee available in Colorado or where prohibited by Breach Letter Fees 50 Other Fees Charged (And fees not included above) Online: www.bayviewloanservicing.com HE DESCRIPTION -TC . *Fees may be imposed by money transmitten Amerization Schedule \$0 For your convenience, you may have your payment automatically debited every month Deed of Trust Copy SO from the checking or savings account of your choice. To participate in Auto Pey, Bayview's automatic debit program, visit www bayviewtoanservicing.com/autopay. Document Copy 50 Loan History \$0 Par Note Prepayment Penalty Credit Reporting Release Recording - Residentia **\$**0 We may report information about your account to credit bureaus. Late Subordination \$0 payments, missed payments, or other defaults on your account may be reflected Venfication of Mortgage for Third Party Requests in your credit report Payment Handling This chart contains a list of common servicing fees. You may incur additional fees if, for We reserve the right to electronically collect your eligible payment checks, at first example, your loan becomes delinquent or is subject to ingation (e.g. condemnation presentment and any representment, from the bank account on which the check was proceeding). Such fees may include, but are not limited to, court costs and attorney fees. drawn. Our receipt of your payment check is authorization for us to collect the emount These fees will vary with the circumstances of the case and the nature of the work performed of the check electronically, or if needed by draft drawn against the bank account. Bayview Loan Servicing, LLC, NMLS #2469 Checks will be collected electronically by sending the check amount along with the check, roving and account numbers to your bank. Your bank account may be debited new Loan Servicing, LLC, is a debt collector. This letter is an attempt to collect a as early as the same day we receive your payment. The original check will be debt, and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay in bankruptcy destroyed and an image maintained for our records. this notice is for information purposes only and does not constitute a demand of payment or eny attempt to collect such obligation. Free HUD-approved counseling If you need lumber counseling, you can call the Homeowner's HOPE Holline at 1.898. 995.HOPE (4673) or contact us at http://www.consumerfinance.gov/mortgagehelp/. The Hottine can help with questions about the program and offers free HUO-certified counseling services in English and Spanish. 9 2011 Bayview Loan Servicing, LLC all rights reserved Has your address of telephone number changed? Is your social security number incorrect? If so, please complete this and check the box on the front of the coupon. Mailing Address: __ Z)p: ___ Home Phone: (Business Phone: () Customer Name: Social Security Number: Customer Name Please Anni Social Security Number:

Customer

Date:

Sorrower signalures are required for Social Security number updates.

Customer

Signature: